

Office of Massachusetts Attorney General Martha Coakley



Request for Proposals (RFP)

Attorney General's HomeCorps: Borrower Representation Initiative

Release Date: Tuesday, April 10, 2012

Response Due Date: Tuesday, April 24, 2012

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Response Deadline: Tuesday, April 24, 2012

Grantor: Office of Massachusetts Attorney General Martha Coakley

Address: One Ashburton Place, Boston, MA 02108

RFP Name: **Attorney General's HomeCorps: Borrower Representation Initiative**

RFP Contact Person: Maeghan Silverberg

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Utilizing funds recovered by the AGO through a [nationwide state-federal settlement over unlawful foreclosures](#), the Office of Massachusetts Attorney General Martha Coakley (AGO) is pleased to announce the **HomeCorps: Borrower Representation Initiative** to provide legal services to distressed borrowers and to assist borrowers with obtaining modifications or other relief to avoid foreclosure and loss of their homes. The Borrower Representation Initiative will offer assistance and legal representation to homeowners and tenants living in homes that are at risk of foreclosure or have already been foreclosed upon.

Applications are requested from organizations (Grant Administrator) with the capacity to coordinate and oversee a statewide program via a network of legal services organizations (LSOs) which will offer a variety of types of free legal representation and whose number and location will be determined by the AGO, in consultation with the applicant.

The Grant Administrator will be responsible for all phases of the statewide program including creating systems for tracking all borrower referrals, instituting practices which ensure rigorous programmatic and fiscal oversight of all sub grantees and protocols for the proper tracking and disbursement of funds. The Grant Administrator will be the fiscal agent for the program and will be responsible for the timely completion of all required programmatic and financial reports.

Services Anticipated to be Provided by the Grant Administrator:

Services will include, but may not be limited to:

- Ongoing consultation with the AGO on all phases of program delivery;
- Selection and oversight of LSOs throughout all phases of the grant process, in consultation with the AGO;

- Regular reporting to AGO on cases handled by LSOs;
- Creation of new or modification of existing online library of resources (e.g., sample pleadings, discovery requests, legal research) for LSOs;
- Handling and tracking of case referrals to LSOs;
- Development and implementation of training curriculum for new attorneys at LSOs and private attorneys taking cases on pro bono basis;
- Identification and funding of expert legal consultants to provide assistance to attorneys at LSOs, including, but not limited to, review of intake, claims analysis, and supervision of filings;
- Ongoing communications, quality control, training and site visits to LSOs, as needed;
- Creation of electronic reporting systems to allow for transmission of information and reporting between LSOs and the Grant Administrator as well as among LSOs;
- Collection of programmatic and fiscal reports from all LSOs; and
- Provision of timely program and fiscal reports to the AGO.

Services Anticipated to be Provided by LSOs:

LSOs will provide direct legal representation to borrowers and tenants facing foreclosure and eviction which may include, but not are limited to:

- Receiving borrower referrals from AGO loan modification specialists and/or the Grant Administrator;
- Referring borrowers who are seeking loan modification advocacy to the AGO when appropriate;
- Assessing client family's overall needs for services;
- Providing supervision and mentoring to new staff;
- Providing legal representation to borrowers in pre-foreclosure context, including seeking a loan modification or other solution, but also pursuing legal claims if modification is not achieved and legal claims may provide prospect of maintaining homeownership, or other relief;
- Providing legal representation to borrowers in bankruptcy proceedings;
- Providing legal representation to borrowers and tenants in post-foreclosure proceedings;
- Representation of borrowers in short sales, deed-in-lieu of foreclosure transactions, repurchase arrangements with banks and not-for-profit entities, and other arrangements;
- Providing assistance/referral to help families receive other forms of assistance (food and fuel assistance, daycare subsidies, disability benefits, etc.) if eligible. Informing borrowers and tenants of other assistance available for individuals who are veterans, have a disability, or are elderly;
- Providing crisis intervention and referral to social service/mental health counseling if needed; and
- Tracking services provided and, in turn, providing this data to the Grant Administrator.

The Borrower Representation Initiative is part of a coordinated series of HomeCorps grant opportunities which will be offered by the Attorney General's Office designed to address the mortgage foreclosure crisis. For more information on other grants, check the AGO Grants website at www.mass.gov/ago/grants.

The AGO anticipates awarding one statewide Legal Services Grant Program of up to \$3 million per year for two years, with the potential for a one-time expansion to a third year, at the sole discretion of the AGO.

Anticipated 24-Month Budget Limits:

Grant Administrator:	(up to \$375,000 per year, for two years)	\$750,000
Legal Services Organizations:	(up to \$2.625 million per year, for two years)	\$5,250,000
Total:		\$6,000,000

Final budget for this grant program will be determined by the AGO in its sole discretion and annual grant amounts may be higher or lower than these anticipated budgets.

Funding will be given to the program which demonstrates a plan to deliver the greatest cost-effective delivery of services, which anticipate achieving the greatest level of geographic coverage across Massachusetts (in relative proportion to the number of foreclosures suffered in those sections of the Commonwealth), which provide evidence of the capacity to provide rigorous fiscal and programmatic oversight of all components of the program, including oversight of sub grantees, and which proposes a comprehensive spectrum of services to be delivered.

Important Dates:

- Questions may be submitted via email to AGOgrants@state.ma.us until 4 p.m. on Friday, April 20, 2012.
- Grant proposals are due as email attachments to be sent to AGOgrants@state.ma.us by 4:00 p.m. on Tuesday, April 24, 2012.

Programs Eligible for Funding:

Applications will be accepted from organizations that have the capacity to provide services throughout Massachusetts directly or through sub-grantees. The Grant Administrator (applicant) and sub-contractors must be non-profit organizations, in good standing with the Internal Revenue Service and in compliance with all reporting requirements with the [Attorney General's Non-Profit & Public Charities Division](#).

Overview of Requirements of Grant Narrative:

Grant Narrative/Project Description – 15 page maximum:

1. The Project Description should be no more than **15 pages, double spaced, 12 point font** and should include the following information:

- a. **Organizational Information:** A brief description of the applicant, its leadership structure, the organization's mission statement and service area. Please describe any previous (or current) experience of the organization with providing borrower protection and/or recovery wraparound, stabilization and homelessness prevention services as described on pages 2 and 3.
- b. **Program Activities:** A detailed description of all of the specific work and/or activities of **each** of the components of the services anticipated to be provided by Grant Administrator.
- c. **Partner Agencies (Sub-contractors):** The Grant Administrator/applicant should detail its methodology and/or criteria for selecting sub-grantees and should describe what types of agencies (in terms of mission and services provided) it would anticipate recommending for sub-grantee funding.

Sub-grantees should represent geographic diversity and should reflect an ability to provide the litigation and advocacy services requested. The final selection of sub-grantees will be determined by the AGO, in consultation with the applicant.

- d. **Supplementation:** A statement affirming that this grant will supplement (and/or expand) and not supplant current efforts.
- e. **Measurement/Tracking/Quality Control:** A description of the methods/ tools to be used to measure, track and evaluate the success of the program, including information on methods used to ensure quality control across partner sites.
- f. **Priority:** The applicant should confirm that, in providing the services it proposes, it will give priority to borrowers referred to it and its sub-contractors by the AGO for assistance. The applicant should also explain how it intends to implement these priority requirements.

2. Budget Details:

- a. **Budget:** A detailed two-year budget should be included. Include the two-year budget requested for (1) the Grant Administrator; and (2) Sub-Contractors.
- b. **Budget Narrative:** No more than 2 pages double spaced providing a detailed description of how grant funds will be utilized and a description of any financial and/or in kind resources leveraged (if applicable.)

The Budget Worksheet and Budget Narrative do not count towards the 15-page limit.

3. Additional Required Documents:

In addition to the 15-page grant description and budget details, applications must also include all of the additional required documents (listed below) by the RFP deadline of Tuesday, April 24, 2012 in order to be considered eligible for funding. **Applications with**

incomplete, incorrectly executed, or missing documents may not be considered.

These documents can also be found at www.mass.gov/ago/grants. Required documents include:

- [AGO Grant Cover Sheet](#)
- [Commonwealth Terms and Conditions](#)
- [Contractor Authorized Signatory Listing](#)
- [Request for Taxpayer Identification Number and Certification \(W-9\)](#)

Please provide all information **except signature**. Since an original ink signature cannot be executed via email, these forms will be returned to successful applicants upon grant award notification. Successful grantees will be required to provide original ink signatures on the previously completed forms within two weeks of receiving the grant award letter. In addition, successful applicants will be required to execute the Commonwealth Standard Contract and the Authorization for Electronic Funds Transfer upon contract award.

Submission:

Proposals are to be delivered electronically (via email) to AGOgrants@state.ma.us no later than **4:00 p.m. on Tuesday, April 24, 2012**. When submitting your grant proposal, please include “HomeCorps Representation Grant” in your email subject line. All applicants will receive an email notification confirming receipt. Proposals will not be accepted via any other delivery method. Proposals not meeting this deadline may not be considered.

The response must be 12 Point font and double-spaced. Attachments, budget narrative and line-item budget are not included in the 15-page limit. **Applications that are not received, in full, by the deadline and/or do not meet the stylistic requirements may not be considered.**

The AGO reserves the right to reopen this RFP for any reason.

Reporting Requirements:

Grant recipients are required under the terms of the grant to provide quarterly budgetary and program reports as well as a final report to AGO. Reporting forms will be provided shortly after the grant notification period. Participating programs must adhere to all mandatory fiscal and program administration guidelines and disbursement of funds will be dependent upon timely submission of all required reports.

Any program or budgetary changes must be approved, in advance, by the AGO.

Disbursement of Grant Funds:

Direct payments will be made by Electronic Funds Transfers to the grantee. 25% of the grant award will be disbursed at the commencement of the first grant year and 25% will be disbursed at six-month intervals. Disbursements are contingent upon the timely submission and approval of all required quarterly program and financial reports; unexpended funds must be returned to the AGO.

Reasonable Accommodation:

Applicants with disabilities that seek reasonable accommodation, which may include the receipt of the RFP information in an alternative format, must communicate such requests in writing to the contact person no later than Thursday, April 12, 2012.

Public Records:

All responses and information submitted in response to this call for applications are subject to the Massachusetts Freedom of Information Law, M.G.L., Chapter 66, Section 10, and to Chapter 4, Section 7, Subsection 26. Any statements in submitted responses that are inconsistent with these statutes shall be disregarded.

Questions:

Questions regarding this RFP may be submitted to AGOgrants@state.ma.us by email only, no later than Friday, April 20, 2012. All questions received and answers provided regarding this RFP will be posted on our website, www.mass.gov/ago/grants.

Updates to this RFP:

Any changes/corrections to any part to this RFP will be posted on www.mass.gov/ago/grants. It is the applicant's responsibility to check this web page frequently for any updates related to this grant.